Certificate Number: 11760-PAE-DE-033069612

Bankruptcy Case Number: 19-13029



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 7, 2019</u>, at <u>9:53</u> o'clock <u>AM PDT</u>, <u>Thomas Davies</u> completed a course on personal financial management given <u>by internet</u> by <u>123</u> <u>Debtor.com, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: July 7, 2019 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: <u>Teacher</u>